

**LIFE INSURANCE COMPANY
OF VIRGINIA.**

Incorporated as a Stock Company in 1871.

Issues the Most Liberal Forms of Life and Endowment Policies from \$1,000.00 to \$25,000.00,

With Premiums Payable Annually, Semi-Annually or Quarterly.

All Policies are Non-participating.

Insurance in force Dec. 31, 1909.....	\$68,337,613 00
Assets Dec. 31, 1909.....	5,372,691 99
Capital and Surplus Dec. 31, 1909.....	1,060,286 67

JOHN G. WALKER, President.

VIRGINIA TRUST CO.

VIRGINIA TRUST CO.
922 E. MAIN ST., RICHMOND, VA.
CAPITAL
ONE MILLION DOLLARS

Have You Made Your Will?

Having a corporate existence, this Company cannot die or be rendered unfit for its duties by illness or other obstacles. Its proceedings are regulated by law.

H. W. JACKSON, President.
JAS. N. BOYD, Vice-Pres. JNO. M. MILLER, Jr., Vice-Pres.
L. D. AYLETT, Secretary. JNO. H. SOUTHALL, Treasurer.

ON SAVINGS & INACTIVE ACCOUNTS

Ministry of Commerce and Trade

**LIFE INSURANCE
OF VIRGINIA**
Incorporated as a Stock Company
**Issues the Most Liberal Form
Policies from \$1,000.00**

With Premiums Payable Annually
Quarterly

All Policies are Non-Participating

Insurance in force Dec. 31, 1969..... \$1,000,000,000
Assets Dec. 31, 1969..... \$1,000,000,000
Capital and Surplus Dec. 31, 1969..... \$1,000,000,000

JOHN G. WALSH

VIRGINIA

922 E. MAIN ST., F

CAP
ONE MILLION

Have You Ma

Whatever your wishes may be
estate, they will be the more cert
strong Trust Company as your Ex

Having a corporate existence
rendered unfit for its duties by illn
ings are required by law

If you will come in or write u
A request on a postal will bring

H. W. JACKSON
AS. N. ROYD, Vice-Pres. J

3% ON SAVINGS &

Bank of Comm

9th and M

Capital, \$200,000.00

DEPOSITORY FOR THE AND STATE

This strong, progressive bank solicits small. Business, personal and account attention.

Acts as Trustee in Mortgages, E of Stocks and Bonds.

Savings deposits a specialty. **pounded semi-annually.**

Railroads.

RICHMOND AND CHESAPEAKE BAY RAILWAY COMPANY.

Schedule of electric trains to and from
shland, stopping at intermediate stations upon
gash. Lv. Richmond (Broad and Laurel Sts.)
6:55, 7:10, 8:10, 9:10, *10:10, 11:10 A. M.,
10, 2:10, 3:10, 4:10, 5:10, 6:20, 7:10, 8:10,
9:10, 11:45 P. M. Lv. Ashland: *5:55, *7:0, 8,
9, 10, *11 A. M., *12 M., *1, 2, 3, 4, 5, 6, 7,
8, 9, 10, 11 P. M.

* Daily except Sunday. ** Sunday only
b Carries baggage

Steamboats.

CRUISE of 28
Days
TO THE
WEST INDIES

By the Steamship **MOLTKE**,
largest vessel ever sent to the Caribbean,
leaving New York

FEB. 22, \$150 and up
Fer **VENEZUELA, NASSAU and
PANAMA CANAL**
Also Cruise of 16 days leaves on
March 24.
Also, Summer Cruises to Norway,
Spitzbergen, Iceland, etc.
Send for Travel Books,
fully illustrated, to the
HAMBURG-AMERICAN LINE
41-45 Broadway, New York,
or Local Agents.

OLD DOMINION LINE
FOR NORFOLK AND NEW YORK.

Leave Richmond (foot of Ash St.) 7:00 P. M.
 Leave New York News 5:00 A. M.
 Arrive Norfolk 6:03 A. M.
 Connecting with main line steamers leave
 Norfolk for New York daily except Sunday.

Fare: Between Richmond and Norfolk, \$2. In-
 cluding stateroom berth; meals, 50 cents.
 Trains via Norfolk and Western Ry. at 3 P. M.
 and Chesapeake and Ohio Ry. at 4 P. M. will
 connect with New York steamers.
 The main line steamers Brandon and Berkeley
 stop at Claremont wharf to land passengers and
 on signal to receive them.

VIRGINIA NAVIGATION COMPANY.
James River by daylight for Norfolk, Old Point
Newport News and all James River landings.
Steamer Mobay leaves Old Dominion wharf
Monday, Wednesday and Friday at 7:00 A. M.
Fare to Norfolk, \$1.25; second class, \$1.00; near
90 cents. Freight received for all landings at
James River.
Tickets on sale O. D. S. Co.'s office, 821
Main St., or 809 E. Main St. The Jefferson
and Murphy's Hotel.

ITALY and EGYPT
Via Azores, Madeira, Gibraltar, Algiers
Largest Steamers in the Trade
CEDRIC Feb. 16
CELTIC Mar. 16
ROMANIC February 26, April 1
CRETIC March 12, April 1
CANOPIC March 24, April 1
9 Broadway, New York, or Local Agents.

Fare: Between Richmond and Norfolk, \$2. In-
cluding stateroom berth; meals, 50 cents.
Trains via Norfolk and Western Ry. at 3 P. M.
and Chesapeake and Ohio Ry. at 4 P. M. also
connect with New York steamers.
Night line steamers Brandon and Berkeley
stop at Claremont wharf to land passengers and
on signal to receive them.

VIRGINIA NAVIGATION COMPANY.
James River by daylight for Norfolk, Old Point
Newport News and all James River landings.
Steamer *Mobjack* leaves Old Dominion wharf
Monday, Wednesday and Friday at 7:00 A. M.
Fare to Norfolk, \$1.25; second class, \$1.00; near
90 cents. Freight received for all landings at
James River.
Tickets on sale O. D. S. Co.'s office, 821
Main St., or 809 E. Main St. The Jefferson
and Murphy's Hotel.

ITALY and EGYPT
Via Azores, Madeira, Gibraltar, Algiers
Largest Steamers in the Trade
CEDRIC Feb. 16
CELTIC Mar. 16
ROMANIC February 26, April 1
CRETIC March 12, April 1
CANOPIC March 24, April 1
9 Broadway, New York, or Local Agents.

CE COMPANY

GINIA.

k Company in 1871.

ms of Life and Endowment
00 to \$25,000.00,

.....	
Non-participating.	
.....	
1909.....	\$68,337,613 00
.....	5,372,691 99
1, 1909.....	1,060,286 67
.....	

TRUST CO.
RICHMOND, VA.
TOTAL
IN DOLLARS

de Your Will?

as to the future disposition of your
nly carried out if you appoint this
ecutor.

y, this Company cannot die or be
ess or other obstacles. Its proceed-

s we will explain in detail.
g our booklet on trusts.

NO, President.
NO. M. MILLER, Jr., Vice-Pres.

NO. H. SOUTHALL, Treasurer.

INACTIVE ACCOUNTS

Perce and Trusts

ain Streets.


Surplus, \$50,000.00

**CITY OF RICHMOND
OF VIRGINIA.**

keeps the accounts of all classes, large or
small, and all corporations receive our careful
attention.

Executor, Guardian, Receiver. Registrars

3 per cent. interest paid, com-



FIRST NATIONAL BANK
1000 N. W. HIGHWAY 100, VA.

Nothing succeeds like success. Capital paid in, \$1,000,000.00; surplus and profits, \$1,106,000; dividends paid stockholders, \$2.-

282,243.00.

Capital and surplus
\$1,900,000.00.

1104 EAST MAIN STREET

Capital, \$500,000

THE
NATIONAL

**STATE
BANK,
RICHMOND, VA.
Surplus, \$350,000**

"Strong as the Strongest."
Open an Account With the
Savings Bank of Richmond,
1157 East Main Street.
R. A. PATTERSON, President.
JAMES M. BALL, Cashier.

Steamboats.

Baltimore Steam Packet Co.
Equipped with wireless telegraphy.
**TO BALTIMORE AND THE NORTH VIRGINIA
NORFOLK AND OLD POINT.**
Leave Richmond Daily except Sunday via.
N. & W. Ry. 3:00 P. M., Norfolk 6:30 P. M.
C. & O. Ry. 4:30 P. M., Old Point 7:30 P. M.
O. D. S. S. Co. 7:00 P. M. (one day in Norfolk
via New, Co. 6:30 A. M. (Monday, Wednesday
and Friday).
Tickets at all offices. For state rooms apply
H. M. BOYKIN, Agent, 830 East Main Street.